



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [WELLS FARGO & COMPANY](#)

City/State [SAN FRANCISCO, CA](#)

Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [1,877,745,000](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [3](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
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7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

WELLS FARGO & COMPANY
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SAN FRANCISCO, CA 94104

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Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	25,666,000	21,757,000	29,127,000	34,673,000	44,518,000	17.97	-18.02
Income from lease financing receivables.....	438,000	531,000	692,000	732,000	869,000	-17.51	-36.34
Fully taxable income on loans and leases.....	25,928,000	22,137,000	29,621,000	35,132,000	44,982,000	17.13	-18.42
Tax-exempt income on loans and leases.....	176,000	151,000	198,000	273,000	405,000	16.56	-18.52
Estimated tax benefit on income on loans and leases.....	62,717	20,338	80,743	99,924	127,434	208.37	-62.78
Income on loans and leases (tax equivalent).....	26,166,717	22,308,338	29,899,743	35,504,924	45,514,434	17.30	-18.65
Investment interest income (tax equivalent).....	6,853,283	5,417,662	7,520,257	9,113,076	12,426,566	26.50	-22.57
Interest on balances due from depository institutions.....	1,116,000	224,000	314,000	548,000	2,875,000	398.21	-28.32
Interest income on other earning assets.....	2,693,000	1,971,000	2,718,000	3,498,000	6,416,000	36.63	-7.68
Total interest income (tax equivalent).....	36,829,000	29,921,000	40,452,000	48,664,000	67,232,000	23.09	-19.04
Interest on time deposits of \$250K or more	-22,000	-22,000	-32,000	210,000	880,000		
Interest on time deposits < \$250K.....	144,000	123,000	154,000	682,000	1,919,000	17.07	-51.52
Interest on foreign office deposits	50,000	11,000	14,000	236,000	937,000	354.55	-91.48
Interest on other deposits	581,000	191,000	252,000	1,676,000	4,899,000	204.19	-29.06
Interest on other borrowings and trading liabilities.....	3,166,000	2,292,000	2,914,000	4,400,000	9,000,000	38.13	-19.32
Interest on subordinated debt and mandatory convertible securities	794,000	460,000	613,000	759,000	1,217,000	72.61	9.37
Total interest expense.....	4,713,000	3,055,000	3,915,000	7,963,000	18,852,000	54.27	-30.07
Net interest income (tax equivalent).....	32,116,000	26,866,000	36,537,000	40,701,000	48,380,000	19.54	-17.12
Non-interest income.....	22,069,000	29,819,000	40,769,000	31,697,000	35,697,000	-25.99	-21.48
Adjusted operating income (tax equivalent)	54,185,000	56,685,000	77,306,000	72,398,000	84,077,000	-4.41	-18.95
Overhead expense.....	41,139,000	40,694,000	53,939,000	58,511,000	58,344,000	1.09	-1.38
Provision for credit losses.....	597,000	-3,665,000	-4,103,000	13,400,000	2,714,000		-69.65
Securities gains (losses)	151,000	434,000	553,000	873,000	139,000	-65.21	-55.85
Other tax equivalent adjustments	0	0	-2,000	0	0		
Pretax net operating income (tax equivalent).....	12,789,000	20,812,000	29,244,000	1,055,000	24,810,000	-38.55	-45.61
Applicable income taxes	2,214,000	3,867,000	5,579,000	-3,005,000	4,157,000	-42.75	-65.86
Tax equivalent adjustments	320,000	106,000	427,000	474,000	612,000	201.89	-67.31
Applicable income taxes (tax equivalent).....	2,534,000	3,973,000	6,006,000	-2,531,000	4,769,000	-36.22	-66.05
Minority interest	-63,000	1,041,000	1,690,000	285,000	492,000		
Net income before discontinued operations, net of minority interest	10,318,000	15,798,000	21,548,000	3,301,000	19,549,000	-34.69	-34.96
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	10,318,000	15,798,000	21,548,000	3,301,000	19,549,000	-34.69	-34.96
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	10,255,000	16,839,000	23,238,000	3,586,000	20,041,000	-39.10	-36.11
Investment securities income (tax equivalent).....	6,853,283	5,417,662	7,520,257	9,113,076	12,426,566	26.50	-22.57
US Treasury and agency securities (excluding mortgage-backed securities)	677,000	703,000	882,000	1,126,000	1,299,000	-3.70	-28.28
Mortgage-backed securities	4,368,000	3,367,000	4,614,000	5,493,000	7,109,000	29.73	-5.60
All other securities	1,808,283	1,347,662	2,024,257	2,494,076	4,018,566	34.18	-44.86
Cash dividends declared.....	3,881,000	2,563,000	3,631,000	6,305,000	9,835,000	51.42	-44.21
Common	3,045,000	1,637,000	2,426,000	5,015,000	8,444,000	86.01	-46.93
Preferred.....	836,000	926,000	1,205,000	1,290,000	1,391,000	-9.72	-31.36

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income		22,069,000		29,819,000		40,769,000		31,697,000		35,697,000		
Fiduciary activities income		784,000		1,198,000		1,536,000		1,506,000		1,726,000		
Service charges on deposit accounts - domestic		3,691,000		3,527,000		4,833,000		4,598,000		5,201,000		
Trading revenue.....		1,564,000		461,000		284,000		1,172,000		993,000		
Investment banking fees and commissions.....		8,920,000		10,661,000		14,128,000		12,605,000		12,346,000		
Insurance activities revenue.....		206,000		254,000		332,000		349,000		378,000		
Venture capital revenue.....		-263,000		3,236,000		5,203,000		971,000		1,191,000		
Net servicing fees		408,000		26,000		195,000		-138,000		523,000		
Net securitization income		19,000		65,000		76,000		28,000		114,000		
Net gains (losses) on sales of loans, OREO, other assets.....		-773,000		1,718,000		1,881,000		1,562,000		2,826,000		
Other non-interest income.....		7,513,000		8,673,000		12,301,000		9,044,000		10,399,000		
Total overhead expenses		41,139,000		40,694,000		53,939,000		58,511,000		58,344,000		
Personnel expense.....		25,981,000		27,193,000		35,758,000		36,376,000		35,425,000		
Net occupancy expense.....		3,969,000		4,139,000		5,488,000		5,816,000		5,765,000		
Goodwill impairment losses		0		183,000		183,000		0		0		
Amortization expenses and impairment loss (other intangible assets).....		51,000		58,000		73,000		89,000		108,000		
Other operating expenses.....		11,138,000		9,121,000		12,437,000		16,230,000		17,046,000		
Fee income on mutual funds and annuities.....		1,461,000		2,285,000		2,876,000		2,949,000		3,003,000		
Memoranda												
Assets under management in proprietary mutual funds and annuities		0		296,439,000		0		296,305,000		227,416,000		
Number of equivalent employees		232,451		244,746		240,413		258,911		259,795		
Average personnel expense per employee.....		111.77		111.11		148.74		140.50		136.36		
Average assets per employee.....		8,196.90		7,920.19		8,065.78		7,490.72		7,358.43		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	6.62	2.43	84	7.66	2.14	94	7.05	2.17	90	9.30	2.02	95
Overhead expenses / Net Interest Income + non-interest income	76.37	58.02	94	71.92	58.85	92	70.16	59.28	89	81.35	62.28	89
Percent of Average Assets												
Total overhead expense	2.88	2.18	86	2.80	2.21	81	2.78	2.17	84	3.02	2.57	76
Personnel expense.....	1.82	1.20	91	1.87	1.23	92	1.84	1.21	92	1.88	1.30	90
Net occupancy expense.....	0.28	0.22	72	0.28	0.24	71	0.28	0.23	73	0.30	0.26	68
Other operating expenses.....	0.78	0.73	71	0.64	0.72	47	0.65	0.72	48	0.84	0.94	58
Overhead less non-interest income	1.33	1.22	57	0.75	1.08	20	0.68	1.10	15	1.38	1.25	61
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	75.92	57.55	94	71.79	58.34	92	69.77	58.83	87	80.82	61.82	89
Personnel expense.....	47.95	31.86	97	47.97	32.89	96	46.26	32.93	96	50.24	32.36	99
Net occupancy expense.....	7.32	5.98	75	7.30	6.26	67	7.10	6.23	65	8.03	6.58	73
Other operating expenses.....	20.65	19.14	69	16.52	18.68	38	16.42	19.18	34	22.54	22.28	68
Total non-interest income	40.73	24.10	86	52.60	28.20	89	52.74	27.67	90	43.78	28.83	82
Fiduciary activities income	1.45	2.13	48	2.11	2.27	53	1.99	2.20	53	2.08	2.09	58
Service charges on domestic deposit accounts	6.81	3.30	93	6.22	3.25	90	6.25	3.27	91	6.35	3.27	91
Trading revenue.....	2.89	0.57	89	0.81	0.68	72	0.37	0.62	65	1.62	1.28	76
Investment banking fees and commissions.....	16.46	2.15	96	18.81	2.46	96	18.28	2.58	96	17.41	2.46	94
Insurance activities revenue.....	0.38	0.36	72	0.45	0.38	72	0.43	0.36	72	0.48	0.41	73
Venture capital revenue.....	-0.49	0.01	1	5.71	0.03	98	6.73	0.04	98	1.34	0.01	96
Net servicing fees	0.75	1.23	69	0.05	0.56	32	0.25	0.60	51	-0.19	0.01	20
Net securitization income	0.04	0	92	0.11	0.01	91	0.10	0.01	91	0.04	0	91
Net gain (loss) - sales of loans, OREO, and other assets	-1.43	1.19	3	3.03	3.64	53	2.43	3.30	49	2.16	3.92	50
Other non-interest income.....	13.87	8.80	78	15.30	9.39	82	15.91	9.27	84	12.49	9.65	72
Overhead less non-interest income	35.19	32.79	51	19.18	29.67	19	17.04	30.52	15	37.04	31.93	62
Applicable income taxes / Pretax net operating income (tax equivalent).....	17.31	21.50	14	18.58	21.49	19	19.08	21.18	24	-284.83	18.63	0
Applicable income tax + TE / Pretax net operating income + TE	19.81	23.57	12	19.09	23.11	9	20.54	22.67	17	-239.91	21.18	0

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	479,164,000	503,484,000	508,805,000	434,571,000	60,242,000	-4.83	615.99
NOW, ATS and transaction accounts	418,902,000	454,169,000	465,887,000	447,445,000	62,814,000	-7.77	784.39
Time deposits less brokered deposits < \$250K	10,949,000	4,793,000	10,268,000	-9,595,000	-14,046,000	128.44	
MMDA and other savings accounts	443,175,000	452,118,000	458,545,000	437,142,000	1,034,965,000	-1.98	-55.07
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	1,352,190,000	1,414,564,000	1,443,505,000	1,309,563,000	1,143,975,000	-4.41	25.01
Time deposits of \$250K or more	6,284,000	5,285,000	4,983,000	9,347,000	37,144,000	18.90	-85.50
Foreign deposits	18,566,000	28,577,000	20,018,000	35,556,000	54,620,000	-35.03	-84.28
Federal funds purchased and repos	25,396,000	29,446,000	21,191,000	46,362,000	92,403,000	-13.75	-68.19
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	32,395,000	29,919,000	28,921,000	43,631,000	51,507,000	8.28	-41.04
Other borrowings w/remaining maturity over 1 year	119,098,000	110,568,000	109,866,000	144,221,000	159,413,000	7.71	-26.72
Brokered deposits < \$250K	21,243,000	22,213,000	14,210,000	50,023,000	87,226,000	-4.37	-66.75
Noncore funding	222,982,000	226,008,000	199,189,000	329,140,000	482,313,000	-1.34	-57.34
Trading liabilities	48,766,000	37,150,000	29,159,000	36,282,000	25,217,000	31.27	75.42
Subordinated notes and debentures + trust preferred securities	27,149,000	35,029,000	35,117,000	37,735,000	34,677,000	-22.50	-23.34
Other liabilities	48,249,000	51,079,000	50,988,000	56,523,000	53,389,000	-5.54	-20.32
Total liabilities	1,699,336,000	1,763,830,000	1,757,958,000	1,769,243,000	1,739,571,000	-3.66	-1.67
Equity Capital							
Perpetual preferred stock (including surplus)	19,921,000	20,150,000	19,921,000	20,984,000	21,620,000	-1.14	-22.50
Common stock	9,136,000	9,136,000	9,136,000	9,136,000	9,136,000	0.00	0.00
Common surplus	60,352,000	60,254,000	60,332,000	60,349,000	60,978,000	0.16	-0.46
Retained earnings	186,551,000	175,709,000	180,322,000	162,890,000	166,697,000	6.17	31.60
Accumulated other comprehensive income	-14,344,000	-1,177,000	-1,702,000	194,000	-1,311,000		
Other equity capital components	-85,427,000	-75,044,000	-80,403,000	-68,666,000	-69,974,000		
Total holding company equity capital	176,189,000	189,028,000	187,606,000	184,887,000	187,146,000	-6.79	-14.44
Noncontrolling (minority) interest in subsidiaries	2,220,000	2,043,000	2,504,000	1,033,000	838,000	8.66	148.04
Total equity capital, including minority interest	178,409,000	191,071,000	190,110,000	185,920,000	187,984,000	-6.63	-13.74
Total liabilities and capital	1,877,745,000	1,954,901,000	1,948,068,000	1,955,163,000	1,927,555,000	-3.95	-2.96
Memoranda							
Non-interest-bearing deposits	494,727,000	529,312,000	527,985,000	467,176,000	344,835,000	-6.53	34.85
Interest-bearing deposits	903,556,000	941,327,000	954,731,000	937,313,000	978,130,000	-4.01	-3.90
Total deposits	1,398,283,000	1,470,639,000	1,482,716,000	1,404,489,000	1,322,965,000	-4.92	6.98
Long-term debt that reprices within 1 year	11,795,000	4,620,000	4,608,000	7,397,000	38,332,000	155.30	-79.64
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	187,606,000	184,887,000	184,887,000	187,146,000	196,166,000		
Accounting restatements	0	-207,000	-207,000	991,000	-11,000		
Net income	10,318,000	15,798,000	21,548,000	3,301,000	19,549,000		
Net sale of new perpetual preferred stock	0	-920,000	-920,000	-486,000	-1,550,000		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	827,000	957,000	2,095,000	2,719,000	2,157,000		
Less: Purchase of treasury stock	6,027,000	7,452,000	14,464,000	3,415,000	24,533,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	3,881,000	2,563,000	3,631,000	6,305,000	9,835,000		
Change in other comprehensive income	-12,642,000	-1,371,000	-1,896,000	1,505,000	4,544,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-12,000	-101,000	194,000	-569,000	659,000		
Holding company equity capital, ending balance	176,189,000	189,028,000	187,606,000	184,887,000	187,146,000		

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	22.56	39.88	19	21.40	36.06	19	21.53	36.25	22	23.55	36.22	23	24.98	37.78	27
Commercial and industrial loans	10.15	11.23	48	8.04	11.11	38	8.62	10.76	44	8.33	13.52	20	9.76	12.02	40
Loans to individuals	6.27	3.58	78	5.49	3.60	75	5.80	3.36	78	5.66	3.40	74	5.98	4.20	68
Loans to depository institutions and acceptances of other banks	0.86	0.02	98	0.78	0.02	96	0.83	0.02	97	0.64	0.03	96	1.03	0.04	96
Agricultural loans.....	0.19	0.19	70	0.16	0.21	66	0.17	0.18	68	0.19	0.19	71	0.24	0.24	73
Other loans and leases.....	10.74	4.52	89	9.52	4.26	85	10.04	4.47	86	8.97	4.63	79	9	5.01	81
Net loans and leases.....	50.09	63.09	15	44.70	58.81	14	46.35	58.67	15	46.38	61.58	13	50.49	63.77	17
Debt securities over 1 year.....	19.59	18.76	56	19.52	18.32	58	20.44	19.46	56	17.26	15.55	62	18.70	14.60	73
Mutual funds and equity securities	0.08	0.05	72	0.10	0.05	72	0.13	0.06	78	0.08	0.05	74	0.34	0.06	93
Subtotal	69.76	83.05	12	64.32	78.17	12	66.93	79.22	13	63.73	78.16	11	69.52	79.65	15
Interest-bearing bank balances	7.36	3.61	84	12.34	9.37	71	10.77	8.50	67	12.11	7.51	79	6.23	3.06	82
Federal funds sold and reverse repos	3.01	0.52	89	3.36	0.53	90	3.41	0.54	90	3.24	0.82	87	5.45	1.57	84
Debt securities 1 year or less	2.58	1.71	75	3.40	1.51	85	2.62	1.56	77	4.53	1.68	89	2.96	1.91	76
Trading assets	7.33	0.59	93	7.53	0.58	93	7.14	0.49	93	6.32	1.01	90	6.30	1.19	87
Total earning assets.....	90.04	90.76	43	90.95	91.57	42	90.88	91.77	39	89.93	91.05	33	90.46	89.53	64
Non-interest cash and due from depository institutions.....	1.47	0.98	84	1.30	0.99	78	1.26	0.82	85	1.44	1.07	82	1.13	1.14	46
Other real estate owned.....	0.01	0.01	59	0.01	0.01	51	0.01	0.01	54	0.01	0.02	44	0.02	0.03	46
All other assets.....	8.49	8.19	51	7.75	7.39	57	7.86	7.35	60	8.63	7.82	62	8.41	9.27	39
Memoranda															
Short-term investments	12.95	6.75	83	19.10	12.31	80	16.80	11.47	75	19.88	11.17	84	14.63	7.63	82
U.S. Treasury securities.....	3.24	1.98	75	3.18	1.18	81	2.89	1.47	77	3.55	0.84	85	3.06	1.03	80
US agency securities (excluding mortgage-backed securities)	0	0.81	10	0	0.75	11	0	0.82	11	0	0.63	11	0.08	0.54	41
Municipal securities	1.96	1.69	62	2.24	1.70	64	2.28	1.73	64	2.06	1.69	64	2.49	1.34	75
Mortgage-backed securities	14.57	12.93	60	14.65	13.46	58	15.42	14.14	59	13.25	11.75	57	13.60	11.44	65
Asset-backed securities	2	0.85	79	2.05	0.47	88	2.10	0.50	86	1.52	0.32	88	1.79	0.28	92
Other debt securities	0.40	0.51	57	0.80	0.51	70	0.38	0.53	54	1.41	0.42	83	0.64	0.39	74
Loans held-for-sale.....	0.42	0.30	74	1.15	0.50	83	1.05	0.55	77	1.81	0.52	89	1.21	0.39	84
Loans held for investment	50.34	63.03	16	44.24	58.34	15	45.95	58.06	16	45.52	61.72	13	49.77	63.50	17
Real estate loans secured by 1–4 family	14.64	12.79	61	14.33	11.57	64	14.18	11.46	66	16.54	11.91	67	17.86	13.29	68
Revolving	1.02	1.52	44	1.26	1.44	54	1.17	1.42	53	1.58	1.66	56	1.97	2.07	53
Closed-end, secured by first liens	13.58	10.86	69	13.02	9.73	69	12.96	9.67	71	14.90	9.81	75	15.79	10.69	76
Closed-end, secured by junior liens	0.04	0.19	28	0.05	0.19	29	0.05	0.17	29	0.07	0.22	31	0.10	0.28	38
Commercial real estate loans	7.48	24.89	16	6.57	22.35	14	6.83	22.69	15	6.46	22.22	16	6.55	22.23	19
Construction and land development	1.10	3.92	24	1	3.40	21	0.96	3.34	21	1.04	3.40	23	0.96	3.44	23
Multifamily.....	1.42	3.87	27	0.89	3.32	20	1.12	3.57	25	0.78	3.12	19	0.73	3.01	19
Nonfarm nonresidential	4.96	15.73	18	4.68	14.65	16	4.76	14.57	16	4.64	14.72	19	4.86	14.69	21
Real estate loans secured by farmland.....	0.06	0.34	42	0.07	0.35	51	0.07	0.30	52	0.09	0.33	51	0.12	0.36	53

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	12,279,531,000	10,051,739,000	9,259,316,000	9,226,114,000	12,326,567,000
Interest rate contracts	10,592,521,000	9,131,344,000	8,266,213,000	8,386,344,000	11,536,141,000
Foreign exchange contracts.....	1,208,101,000	516,993,000	607,353,000	501,386,000	419,281,000
Equity, commodity, and other contracts	478,909,000	403,402,000	385,750,000	338,384,000	371,145,000
Derivatives Position					
Futures and forwards	1,848,601,000	2,037,381,000	1,394,232,000	3,375,338,000	4,867,799,000
Written options	1,308,866,000	868,710,000	958,094,000	795,594,000	891,710,000
Exchange-traded.....	260,750,000	94,867,000	109,759,000	75,705,000	90,147,000
Over-the-counter.....	1,048,116,000	773,843,000	848,335,000	719,889,000	801,563,000
Purchased options	1,314,008,000	891,200,000	986,333,000	843,231,000	918,215,000
Exchange-traded.....	269,568,000	119,343,000	153,255,000	100,190,000	108,132,000
Over-the-counter.....	1,044,440,000	771,857,000	833,078,000	743,041,000	810,083,000
Swaps	7,808,056,000	6,254,448,000	5,920,657,000	4,211,951,000	5,648,843,000
Held for trading.....	11,888,765,000	9,525,564,000	8,876,769,000	8,640,156,000	11,807,933,000
Interest rate contracts	10,261,657,000	8,692,044,000	7,957,058,000	7,913,566,000	11,101,812,000
Foreign exchange contracts.....	1,157,804,000	451,094,000	554,240,000	406,959,000	360,315,000
Equity, commodity, and other contracts	469,304,000	382,426,000	365,471,000	319,631,000	345,806,000
Non-traded.....	390,766,000	526,175,000	382,547,000	585,958,000	518,634,000
Interest rate contracts	330,864,000	439,300,000	309,155,000	472,778,000	434,329,000
Foreign exchange contracts.....	50,297,000	65,899,000	53,113,000	94,427,000	58,966,000
Equity, commodity, and other contracts	9,605,000	20,976,000	20,279,000	18,753,000	25,339,000
Derivative contracts (excluding futures and FX 14 days or less)	17,532,601,000	13,821,343,000	13,582,385,000	12,188,357,000	15,009,717,000
One year or less	15,638,007,000	6,195,775,000	6,429,784,000	6,133,577,000	7,927,558,000
Over 1 year to 5 years	1,548,408,000	5,136,126,000	4,722,179,000	3,882,744,000	4,404,017,000
Over 5 years	346,186,000	2,489,442,000	2,430,422,000	2,172,036,000	2,678,142,000
Gross negative fair value (absolute value)	90,378,000	46,406,000	43,700,000	56,442,000	37,836,000
Gross positive fair value.....	90,935,000	60,715,000	52,580,000	65,026,000	39,206,000
Held for trading.....	87,272,000	55,346,000	48,125,000	58,273,000	34,732,000
Non-traded.....	3,663,000	5,369,000	4,455,000	6,753,000	4,474,000
Current credit exposure on risk-based capital derivative contracts	43,888,000	34,622,000	27,777,000	32,731,000	17,986,000
Credit losses on derivative contracts	0	3,000	3,000	0	1,000
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	8,000	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Percent of Notional Amount														
Interest rate contracts	86.26	93.95	18	90.84	94.10	22	89.27	94.17	24	90.90	94.10	24	93.59	93.44	30
Foreign exchange contracts	9.84	3.10	83	5.14	3.22	78	6.56	3.47	77	5.43	3.49	78	3.40	3.20	70
Equity, commodity, and other contracts	3.90	1.15	83	4.01	1.21	82	4.17	1.14	83	3.67	1.17	82	3.01	1.64	77
Futures and forwards	15.05	9.12	75	20.27	12.59	71	15.06	11.16	69	36.58	14.05	82	39.49	13.49	83
Written options	10.66	5.29	76	8.64	7.18	67	10.35	6.28	74	8.62	8.18	63	7.23	5.91	68
Exchange-traded	2.12	0.14	91	0.94	0.11	90	1.19	0.12	89	0.82	0.14	89	0.73	0.15	88
Over-the-counter	8.54	4.93	74	7.70	6.91	66	9.16	5.96	72	7.80	7.73	63	6.50	5.10	68
Purchased options	10.70	4.14	81	8.87	3.41	80	10.65	3.27	84	9.14	3.42	79	7.45	4.42	73
Exchange-traded	2.20	0.14	93	1.19	0.12	90	1.66	0.12	91	1.09	0.15	89	0.88	0.28	86
Over-the-counter	8.51	3.58	79	7.68	3.01	80	9	2.87	82	8.05	2.86	80	6.57	3.35	77
Swaps	63.59	77.96	26	62.22	71.71	32	63.94	74.26	28	45.65	68.76	22	45.83	69.75	22
Held for trading	96.82	38.03	85	94.77	40.70	81	95.87	40.42	82	93.65	43.53	81	95.79	44.16	81
Interest rate contracts	83.57	31.70	82	86.47	34.66	83	85.94	34.15	84	85.77	36.62	85	90.06	37.24	86
Foreign exchange contracts	9.43	1.66	88	4.49	1.55	84	5.99	1.68	85	4.41	1.60	84	2.92	1.60	78
Equity, commodity, and other contracts	3.82	0.57	87	3.80	0.61	87	3.95	0.60	87	3.46	0.68	85	2.81	0.83	82
Non-traded	3.18	61.97	14	5.23	59.30	18	4.13	59.58	17	6.35	56.47	18	4.21	55.84	18
Interest rate contracts	2.69	57.96	15	4.37	56.22	17	3.34	56.71	17	5.12	53.82	19	3.52	52.22	19
Foreign exchange contracts	0.41	0.39	82	0.66	0.36	83	0.57	0.40	82	1.02	0.46	83	0.48	0.34	79
Equity, commodity, and other contracts	0.08	0.10	84	0.21	0.11	84	0.22	0.09	85	0.20	0.10	84	0.21	0.13	83
Derivative contracts (excluding futures and forex 14 days or less)	142.78	93.16	98	137.50	91.91	96	146.69	92.53	98	132.11	91.48	94	121.77	93.86	91
One year or less	127.35	37.29	99	61.64	27.90	81	69.44	27.56	87	66.48	32.05	82	64.31	32.17	79
Over 1 year to 5 years	12.61	22.61	32	51.10	29.78	85	51	27.01	83	42.08	27.06	72	35.73	30.45	58
Over 5 years	2.82	26.09	19	24.77	29.19	48	26.25	29.89	46	23.54	29.56	45	21.73	28.09	45
Gross negative fair value (absolute value)	0.74	2.48	16	0.46	1.18	25	0.47	0.98	28	0.61	1.55	32	0.31	0.83	31
Gross positive fair value	0.74	2.55	16	0.60	1.59	12	0.57	1.34	13	0.70	2.23	10	0.32	1.19	12
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.61	0.10	93	0.29	0.05	92	0.27	0.04	92	0.36	0.07	90	0.24	0.06	90
Gross positive fair value (X)	0.61	0.10	92	0.38	0.06	92	0.33	0.05	93	0.41	0.09	91	0.25	0.07	90
Held for trading (X)	0.59	0.06	92	0.34	0.05	92	0.30	0.04	92	0.37	0.07	91	0.22	0.06	90
Non-traded (X)	0.02	0.02	68	0.03	0.01	87	0.03	0.01	86	0.04	0.02	83	0.03	0.01	87
Current credit exposure (X)	0.29	0.06	90	0.22	0.05	91	0.17	0.04	92	0.21	0.06	89	0.11	0.05	85
Credit losses on derivative contracts	0	0	50	0	0	89	0	0	90	0	0	43	0	0	92
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0.01	0	98	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	3.50	0.70	90	2.84	0.59	92	2.24	0.46	92	2.74	0.85	89	1.44	0.73	85

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	12,490,000	18,516,000	18,516,000	9,551,000	9,775,000
Gross losses	2,036,000	2,284,000	3,031,000	4,525,000	4,193,000
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	988,000	1,131,000	1,457,000	1,236,000	1,431,000
Net losses	1,048,000	1,153,000	1,574,000	3,289,000	2,762,000
Provision for loan and lease losses	1,218,000	-3,734,000	-4,308,000	13,199,000	2,714,000
Adjustments	-89,000	-112,000	-144,000	-945,000	-176,000
Ending balance	12,571,000	13,517,000	12,490,000	18,516,000	9,551,000
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0.09	0.09	55	-0.26	-0.12	18	-0.22	-0.09	16	0.68	0.51	79	0.14	0.15
Provision for loan and lease losses / Average loans and leases	0.17	0.16	60	-0.56	-0.21	12	-0.48	-0.16	13	1.36	0.82	82	0.28	0.24
Provision for loan and lease losses / Net loan and lease losses	116.22	151.30	52	-323.85	-65.12	23	-273.70	-105.48	24	401.31	487.86	58	98.26	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale	1.33	1.17	72	1.56	1.32	73	1.40	1.23	71	2.08	1.58	79	1	0.83
Allowance for loan and lease losses / Total loans and leases	1.32	1.15	70	1.52	1.30	74	1.36	1.20	70	2	1.55	78	0.97	0.81
Allowance for loan and lease losses / Net loans and leases losses (X)	9	38.64	34	8.79	17.40	41	7.94	21.39	31	5.63	11.58	40	3.46	8.03
Allowance for loan and lease losses / Nonaccrual assets	209.69	428.13	26	177.46	330.05	24	161.60	364.13	20	196.44	299.17	38	152.47	218.72
ALLL / 90+ days past due + nonaccrual loans and leases	121.34	320.87	15	99.70	271.93	15	93.10	287.08	13	104.19	244.34	14	67.86	151.73
Gross loan and lease losses / Average loans and leases	0.29	0.16	79	0.34	0.20	78	0.34	0.19	81	0.47	0.34	74	0.43	0.28
Recoveries / Average loans and leases	0.14	0.07	87	0.17	0.08	87	0.16	0.08	87	0.13	0.07	85	0.15	0.08
Net losses / Average loans and leases	0.15	0.09	76	0.17	0.12	68	0.18	0.11	71	0.34	0.27	69	0.29	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0
Recoveries / Prior year-end losses	32.60	34.26	56	24.99	25.09	61	32.20	34.67	56	29.48	33.98	50	32.32	36.22
Earnings coverage of net loan and lease losses (X)	13.06	36.38	36	14.72	26.30	44	15.57	39.72	40	4.19	22.91	19	9.74	24.40

Net Loan and Lease Losses By Type

Real estate loans	-0.02	-0.01	24	-0.03	0.02	14	0.01	0.02	56	0.04	0.04	60	-0.03	0.01	11
Real estate loans secured by 1-4 family	-0.02	-0.02	33	-0.06	-0.01	13	0	-0.02	60	-0.02	0.01	24	-0.03	0.01	14
Revolving	-0.27	-0.06	11	-0.40	-0.07	10	-0.15	-0.07	17	-0.14	0.01	9	-0.10	0.02	10
Closed-end	-0.01	-0.01	53	-0.03	-0.01	24	0.01	-0.01	83	0	0	36	-0.02	0	17
Commercial real estate loans	-0.02	0	15	0	0.04	41	0.01	0.04	56	0.10	0.07	73	-0.01	0.01	13
Construction and land development	-0.02	-0.02	29	-0.03	0.01	21	-0.04	0	18	-0.12	0	3	-0.09	-0.01	8
1-4 family	0	0	59	0	0	57	0	0	57	-0.07	0	4	-0.04	0	4
Other	-0.02	-0.01	26	-0.03	0.01	20	-0.04	0	16	-0.05	0	10	-0.05	-0.01	18
Multifamily	0	0	56	0.02	0.01	83	0	0.01	77	0.02	0	90	0.01	0	85
Nonfarm nonresidential	-0.03	0	13	0.01	0.05	46	0.02	0.05	55	0.17	0.11	75	0	0.02	50
Owner-occupied	-0.02	0	12	-0.01	0.01	13	-0.01	0.01	12	0	0.02	12	0	0.01	23
Other	-0.01	0.01	13	0.01	0.04	61	0.03	0.04	65	0.17	0.08	80	0.01	0.01	63
Real estate loans secured by farmland	0.26	0	97	-0.09	-0.01	9	-0.07	0	10	0.28	0.02	92	0.04	0.01	86
Commercial and industrial loans	-0.02	0.11	19	0.18	0.19	55	0.12	0.17	49	0.70	0.47	76	0.27	0.37	45
Loans to individuals	1.04	0.76	71	1.13	0.72	75	1	0.71	71	1.48	1.13	73	1.77	1.17	73
Credit card loans	1.77	1.94	41	2.40	2.27	62	2.08	1.84	62	3.11	2.92	54	3.34	3.11	56
Agricultural loans	-0.04	0.02	14	-0.04	0.02	13	-0.12	0.02	10	0.27	0.19	79	0.26	0.08	83
Loans to foreign governments and institutions	0	0.05	46	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0.15	0.13	70	0.10	0.09	68	0.11	0.10	70	0.17	0.15	68	0.19	0.15	71

Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.68	0.23	93	0.93	0.25	94	0.74	0.26	93	1.50	0.39	95	1.01	0.38	91
	90+ days past due		0.76	0.11	92	1.36	0.12	93	1.24	0.12	94	1.71	0.16	93	1.47	0.16	93
	Nonaccrual.....		1.16	0.41	91	1.38	0.60	88	1.49	0.52	90	1.34	0.76	85	0.92	0.46	84
Commercial and industrial	30–89 days past due		0.80	0.29	90	0.13	0.24	42	0.53	0.24	83	0.23	0.23	64	0.16	0.31	35
	90+ days past due		0.24	0.06	89	0.02	0.02	69	0.09	0.04	86	0.02	0.03	60	0.02	0.05	54
	Nonaccrual.....		0.28	0.47	37	0.64	0.65	61	0.42	0.57	47	1.43	0.75	83	0.76	0.83	55
Individuals	30–89 days past due		1.33	0.83	81	0.96	0.60	78	1.14	0.63	80	1.30	0.83	80	1.65	0.83	84
	90+ days past due		0.40	0.10	88	0.29	0.08	86	0.33	0.09	87	0.46	0.14	86	0.62	0.17	87
	Nonaccrual.....		0.18	0.17	60	0.23	0.17	66	0.21	0.17	68	0.22	0.28	57	0.13	0.17	53
Depository institution loans	30–89 days past due		0.05	0	93	0	0.03	44	0	0.01	45	0	0	46	0	0	47
	90+ days past due		0	0	46	0	0	47	0	0	47	0	0	46	0	0	49
	Nonaccrual.....		0	0	46	0	0	47	0	0	47	0	0	47	0	0	48
Agricultural	30–89 days past due		0.37	0.09	83	0.35	0.11	81	0.35	0.07	90	0.57	0.17	86	0.56	0.24	77
	90+ days past due		0.48	0	99	0	0	45	0	0	42	0.05	0	95	0.06	0	91
	Nonaccrual.....		0.66	0.27	80	1.54	0.51	87	0.97	0.70	80	2.05	0.49	88	0.60	0.67	67
Foreign governments	30–89 days past due		0	0	50	0	0	50	0	0.50	43	0	0	50	0	0.07	47
	90+ days past due		0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual.....		0	0.14	43	0	0.17	40	0	0.15	43	0	0.09	46	0	0.03	44
Other loans and leases	30–89 days past due		0.33	0.13	82	0.22	0.11	78	0.27	0.12	81	0.23	0.18	70	0.20	0.20	64
	90+ days past due		0.11	0.01	93	0.01	0.01	81	0.03	0.01	88	0	0.01	74	0	0.01	68
	Nonaccrual.....		0.14	0.06	84	0.24	0.13	75	0.20	0.09	80	0.32	0.15	77	0.11	0.13	64

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	-15,293,000	-4,779,000	-10,289,000	1,694,000	1,283,000										
Retained earnings	186,730,000	176,172,000	180,563,000	164,610,000	166,697,000										
Accumulated other comprehensive income (AOCI)	-14,344,000	-1,177,000	-1,702,000	194,000	-1,311,000										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	157,093,000	170,216,000	168,572,000	166,498,000	166,669,000										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	27,617,000	27,764,000	27,117,000	27,876,000	28,163,000										
Accumulated other comprehensive income-related adjustments	-1,307,000	-55,000	-27,000	-125,000	-297,000										
Other deductions from common equity tier 1 capital	1,025,000	922,000	839,000	450,000	43,000										
Subtotal:	129,758,000	141,585,000	140,643,000	138,297,000	138,760,000										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	129,758,000	141,585,000	140,643,000	138,297,000	138,760,000										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	19,276,000	19,275,000	19,275,000	20,108,000	20,477,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	19,276,000	19,275,000	19,275,000	20,108,000	20,477,000										
Less: Additional tier 1 capital deductions	224,000	245,000	247,000	209,000	288,000										
Additional tier 1 capital	19,052,000	19,030,000	19,028,000	19,899,000	20,189,000										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	18,214,000	20,558,000	20,496,000	22,120,000	23,695,000										
Non-qualifying capital instruments	0	0	0	80,000	435,000										
Total capital minority interest not included in tier 1 capital	2,325,000	2,221,000	2,271,000	2,318,000	2,905,000										
Allowance for loan and lease losses in tier 2 capital	13,598,000	14,565,000	14,149,000	14,134,000	10,456,000										
Exited advanced approach eligible credit reserves	4,428,000	4,368,000	4,421,000	4,408,000	2,566,000										
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	34,137,000	37,344,000	36,916,000	38,652,000	37,491,000										
Exited advanced approach tier 2 capital before deductions	24,967,000	27,147,000	27,188,000	28,926,000	29,601,000										
Less: Tier 2 capital deductions	257,000	320,000	279,000	188,000	217,000										
Tier 2 capital	33,880,000	37,024,000	36,637,000	38,464,000	37,274,000										
Exited advanced approach tier 2 capital	24,710,000	26,827,000	26,909,000	28,738,000	29,384,000										
Total capital	182,690,000	197,639,000	196,308,000	196,660,000	196,223,000										
Exited advanced approach total capital	173,520,000	187,442,000	186,580,000	186,934,000	188,333,000										
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	1,886,649,000	1,946,618,000	1,941,409,000	1,924,182,000	1,938,795,000										
Less: Deductions from common equity tier 1 capital	28,479,000	28,815,000	28,084,000	28,334,000	28,546,000										
Less: Other deductions	5,778,000	-3,546,000	-2,261,000	-4,410,000	-3,048,000										
Total assets for leverage ratio	1,852,392,000	1,921,349,000	1,915,586,000	1,900,258,000	1,913,297,000										
Total risk-weighted assets	1,255,641,470	1,218,910,534	1,239,026,120	1,193,744,490	1,245,853,140										
Exited advanced approach total RWA	1,104,116,394	1,138,635,090	1,116,068,009	1,158,354,507	1,165,078,612										
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	10.33	11.77	32	11.62	12.59	36	11.35	12.37	36	11.59	12.35	40	11.14	12.11	34
Common equity tier 1 capital, column B	11.75	0.26	94	12.43	0.29	94	12.60	0.29	95	11.94	0.30	93	11.91	0.29	95
Tier 1 capital, column A	11.85	12.48	45	13.18	13.31	59	12.89	13.11	54	13.25	13.08	58	12.76	12.78	57
Tier 1 capital, column B	13.48	0.31	95	14.11	0.33	93	14.31	0.34	95	13.66	0.34	93	13.64	0.34	94
Total capital, column A	14.55	14.27	60	16.21	15.21	75	15.84	14.91	70	16.47	15.23	75	15.75	14.36	76
Total capital, column B	15.72	0.34	95	16.46	0.36	96	16.72	0.37	96	16.14	0.39	95	16.16	0.38	96
Tier 1 leverage	8.03	9.22	19	8.36	9.07	29	8.34	8.98	32	8.33	9.13	29	8.31	9.76	12
Supplementary leverage ratio, advanced approaches HCs	6.65	6.74	46	6.94	6.90	43	6.89	6.71	50	8.05	8.72	42	7.07	7.41	55

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	55,145,000	52,135,000	53,771,000	49,626,000	57,097,000
Real estate loans.....	7,929,000	9,429,000	9,256,000	9,570,000	8,764,000
Commercial and industrial loans	16,662,000	12,365,000	13,524,000	14,058,000	16,866,000
Loans to depository institutions and other banks acceptances	15,939,000	15,146,000	15,942,000	12,503,000	19,834,000
Loans to foreign governments and institutions	22,000	2,000	2,000	2,000	27,000
Loans to individuals	0	0	0	0	0
Agricultural loans.....	90,000	49,000	48,000	67,000	84,000
Other foreign loans.....	13,938,000	14,551,000	14,401,000	12,302,000	10,394,000
Lease financing receivables.....	565,000	593,000	598,000	1,124,000	1,128,000
Debt securities	162,000	6,039,000	71,000	17,172,000	633,000
Interest-bearing bank balances	11,641,000	12,161,000	11,898,000	20,039,000	16,383,000
Total selected foreign assets	66,948,000	70,335,000	65,740,000	86,837,000	74,113,000
Total foreign deposits	18,566,000	28,577,000	20,018,000	35,556,000	54,620,000
Interest-bearing deposits	18,401,000	28,332,000	19,783,000	35,157,000	53,912,000
Non-interest-bearing deposits.....	165,000	245,000	235,000	399,000	708,000

Analysis Ratios

	BHC	Peer # 1	Pct												
Yield: Foreign loans	2.19	0.84	75	1.80	0.63	82	1.79	0.66	82	1.98	0.87	78	2.60	1.25	73
Cost: Interest-bearing deposits.....	0.35	0.52	44	0.05	0.12	51	0.05	0.14	44	0.60	0.42	75	1.75	1.19	83

Net Losses as a Percent of Foreign Loans by Type

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Real estate loans		0.26		0.35	0.18	75	0.32	0.20	80	1.31	5.18	57		27.03	
Commercial and industrial loans		0.13		0.28	0.86	81	0.18	0.79	58	0.31	0.64	61	0.05	0.29	5
Foreign governments and institutions	0	0.05	46	0	0	50	0	0	50	0	0	50	0	0	50

Growth Rates

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Net loans and leases.....	5.77	20.31	49	5.57	-0.16	62	8.35	6.83	59	-13.08	-2.40	28	8.81	22.48	61
Total selected assets.....	-4.82	21.10	32	-5.65	3.36	40	-24.29	9.48	16	17.17	2.04	73	18.48	12.40	76
Deposits	-35.03	-2.72	13	-12.82	10.74	20	-43.70	0.73	7	-34.90	3.46	20	-7.89	10.36	20

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		168,813,000	177,859,000	174,683,000	197,514,000	270,178,000	-5.09	-53.08
1–4 family residential loans		116,841,000	130,963,000	125,470,000	155,900,000	228,267,000	-10.78	-64.14
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		-100.00
All other loans and leases.....		51,972,000	46,896,000	49,213,000	41,614,000	41,911,000	10.82	54.42
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		-100.00
Seller's interest carried as securities and loans		0	0	0	0	0		-100.00
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		-100.00
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		8.99	9.10	8.97	10.10	14.02		
1–4 family residential loans		6.22	6.70	6.44	7.97	11.84		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		2.77	2.40	2.53	2.13	2.17		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)		33.21	36.28	34.76	39.95	42.67		
1–4 family residential loans		1.71	2.31	2.09	2.74	3.03		
Home equity lines		3.88	3.39	3.53	3.27	3.27		
Credit card receivables.....		6.27	6.20	6.41	6	5.23		
Auto loans and other consumer loans.....		16.98	14.76	15.41	14.50	15.01		
Commercial and industrial loans		37.95	37.07	37.80	33.55	30.78		

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019			
						Percent Change		
	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Percent of Total Securitization Activities by Type								
Retained credit exposure.....		0	0	0	0	0	0	0
1–4 family residential loans.....		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....		0	0	0	0	0	0	0
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	0
Seller's interest carried as securities and loans		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....		0	0	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure		12.46	11.95	11.67	11.94	12.50		
30–89 Days Past Due Securitized Assets								
1–4 family residential loans		3,554,000	3,323,000	3,124,000	5,098,000	9,546,000	6.95	-78.91
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		107,000	221,000	138,000	306,000	2,000	-51.58	-70.92
Total 30–89 days past due securitized assets.....		3,661,000	3,544,000	3,262,000	5,404,000	9,548,000	3.30	-78.74
90+ Days Past Due Securitized Assets								
1–4 family residential loans		281,000	337,000	345,000	949,000	166,000	-16.62	-49.55
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		627,000	1,210,000	1,038,000	1,393,000	128,000		-6.14
Total 90+ days past due securitized assets		908,000	1,547,000	1,383,000	2,342,000	294,000	-41.31	-25.88
Total past due securitized assets.....		4,569,000	5,091,000	4,645,000	7,746,000	9,842,000	-10.25	-75.23
Net Losses on Securitized Assets								
1–4 family residential loans		1,000	6,000	10,000	13,000	119,000	-83.33	-99.53
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		25,000	123,000	143,000	137,000	178,000	-79.67	-96.52
Total net losses on securitized assets.....		26,000	129,000	153,000	150,000	297,000	-79.84	-97.20

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	3.04	2.54	2.49	3.27	4.18
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0.21	0.47	0.28	0.74	0
Total 30–89 days past due securitized assets	2.17	1.99	1.87	2.74	3.53
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.24	0.26	0.27	0.61	0.07
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	1.21	2.58	2.11	3.35	0.31
Total 90+ days past due securitized assets	0.54	0.87	0.79	1.19	0.11
Total past due securitized assets percent of securitized assets	2.71	2.86	2.66	3.92	3.64
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0.01	0.01	0.01	0.05
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0.06	0.35	0.29	0.33	0.42
Total net losses on securitized assets	0.02	0.10	0.09	0.08	0.11
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.57	1.75	1.48	2.49	2.58
Home equity lines	0.56	0.62	0.57	0.77	0.82
Credit card receivables	0.94	0.75	0.80	1.18	1.30
Commercial and industrial loans	0.80	0.13	0.53	0.23	0.16
All other loans and leases	0.49	0.37	0.44	0.52	0.44
Total managed loans past due 30–89 days	0.92	0.85	0.83	1.30	1.35
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.91	1.53	1.45	1.95	1.34
Home equity lines	0.05	0.06	0.07	0.08	0.13
Credit card receivables	0.82	0.66	0.70	1	1.33
Commercial and industrial loans	0.24	0.02	0.09	0.02	0.02
All other loans and leases	0.22	0.30	0.25	0.35	0.07
Total managed loans past due 90+ days	0.47	0.71	0.66	0.96	0.65
Total Past Due Managed Assets	1.39	1.56	1.49	2.25	2
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	-0.02	0.01	0	0.01
Home equity lines	-0.27	-0.40	-0.15	-0.14	-0.10
Credit card receivables	1.77	2.40	2.08	3.11	3.34
Commercial and industrial loans	-0.02	0.18	0.12	0.70	0.27
All other loans and leases	0.15	0.16	0.15	0.27	0.26
Net Losses on Managed Assets Percent of Total Managed Assets	0.13	0.16	0.16	0.31	0.24

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		-568,000	153,000	145,000	975,000	746,000		
Dividends		0	0	0	0	0		
Interest		3,000	0	0	0	1,000		-99.48
Management and service fees		53,000	46,000	68,000	92,000	98,000	15.22	
Other income		-624,000	107,000	77,000	883,000	647,000		
Income from nonbank subsidiaries		94,000	2,890,000	2,542,000	105,000	-36,000	-96.75	-95.44
Dividends		60,000	2,700,000	2,700,000	595,000	120,000	-97.78	-96.38
Interest		0	0	0	0	1,000		-100.00
Management and service fees		6,000	0	12,000	1,000	2,000		-14.29
Other income		28,000	190,000	-170,000	-491,000	-159,000	-85.26	-50.00
Income from subsidiary holding companies		14,814,000	14,425,000	19,129,000	43,278,000	25,165,000	2.70	2.56
Dividends		12,030,000	10,880,000	15,195,000	41,983,000	21,810,000	10.57	-14.00
Interest		2,784,000	3,545,000	3,934,000	1,295,000	3,355,000	-21.47	452.38
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		14,340,000	17,468,000	21,816,000	44,358,000	25,875,000	-17.91	-16.51
Securities gains (losses)		1,000	0	0	0	0		-94.44
Other operating income		413,000	-794,000	-405,000	-714,000	-1,024,000		932.50
Total operating income		14,754,000	16,674,000	21,411,000	43,644,000	24,851,000	-11.51	-14.39
Operating Expenses								
Personnel expenses		56,000	36,000	39,000	-67,000	482,000	55.56	-75.11
Interest expense		3,537,000	3,500,000	4,608,000	4,995,000	4,524,000	1.06	34.23
Other expenses		516,000	-1,111,000	-1,425,000	-388,000	1,918,000		-43.54
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		4,109,000	2,425,000	3,222,000	4,540,000	6,924,000	69.44	8.91
Income (loss) before taxes		10,640,000	14,250,000	18,191,000	39,105,000	18,243,000	-25.33	-20.96
Applicable income taxes (credit)		-399,000	-724,000	-819,000	-1,694,000	-945,000		
Extraordinary items								
Income before undistributed income of subsidiaries		11,039,000	14,974,000	19,010,000	40,799,000	19,188,000	-26.28	-23.44
Equity in undistributed income of subsidiaries		-721,000	824,000	2,538,000	-37,498,000	361,000		
Bank subsidiaries		0	0	0	0	0		
Nonbank subsidiaries		116,000	-2,459,000	-2,319,000	-442,000	1,186,000		
Subsidiary holding companies		-837,000	3,283,000	4,857,000	-37,056,000	-825,000		
Net income (loss)		10,318,000	15,798,000	21,548,000	3,301,000	19,549,000	-34.69	-34.96
Memoranda								
Bank net income		0	0	0	0	0		
Nonbank net income		176,000	241,000	381,000	153,000	1,306,000	-26.97	-82.40
Subsidiary holding companies' net income		11,193,000	14,163,000	20,052,000	4,927,000	20,985,000	-20.97	-30.44

